## **CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**

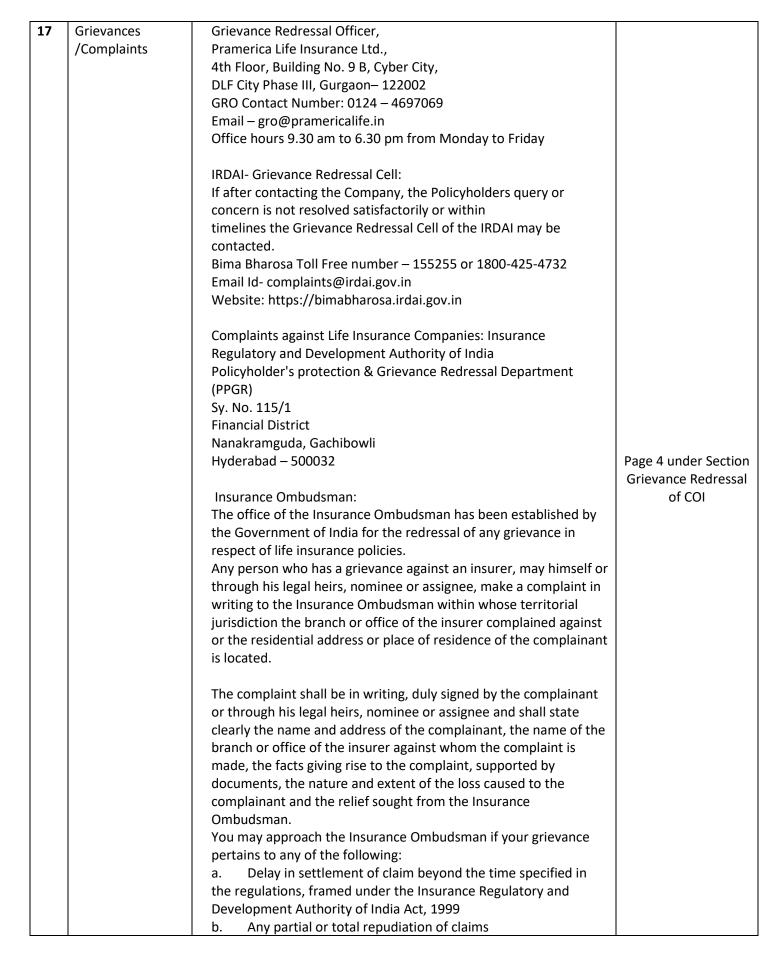
This document provides key information about your policy. You are also advised to go through your Certificate of Insurance (COI).

SL. NO.	Title	Description in Simple Words (Please refer to applicable section in Certificate of Insurance)	Policy Clause Number/Certificate of Insurance
1	Name of the Insurance Product and Unique Identification Number (UIN)	Pramerica Life Group Credidt Shield (140N076V01)	Page 1 of COI
2	Policy Number	As mentioned in the Certificate of Insurance (COI)	Page 1 of COI
3	Type of Insurance Policy	Pure Risk	-
4	Basic Policy details	Instalment     As Specified in COI       Premium     Premium       Mode of premium     Single       payment     Premium	
		Sum Assured on deathAs Specified in COI(Refer Coverage Sum Assured)Sum Assured onNot Applicable	Page 1 of COI
		Maturity       Premium payment     Single Pay       Term     Policy Term   As Specified in COI	
5	Policy Coverage/benefits payable	<ul> <li>Benefits payable on Maturity: Not Applicable</li> <li>Benefit payable on Death– Defined as per chosen plan option.</li> <li>Option A: Level Cover: Original Sum Assured at inception</li> <li>Option B: Reducing Cover: Prevailing cover as per Benefit Schedule</li> </ul>	Page 2 under Section Benefit (a) of COI
		<b>Terminal Illness Benefit</b> -This refers to the lump sum benefit that is paid out in case the insured member is diagnosed of Terminal Illness.	Page 2 under Section Benefit (b) of COI
		<ul> <li>Survival Benefits excluding that payable on maturity – Not Applicable</li> </ul>	Not Applicable
		• Surrender benefits – This is the amount you will receive in case if you want to terminate your policy (contract) before its maturity date.	Page 3 under Section Surrender of Policy by Master Policy Holder of COI
		• Options to policyholders for availing benefits- Option to choose Moratorium Options If loan repayment starts after a certain time from the date of the loan disbursement, then the member will be eligible for the moratorium period benefit in a form of Uniform or Increasing cover	Page 4 under Section Moratorium Option of COI
		Option to choose Co-Borrower Options	Page 3 under Section Benefit of COI

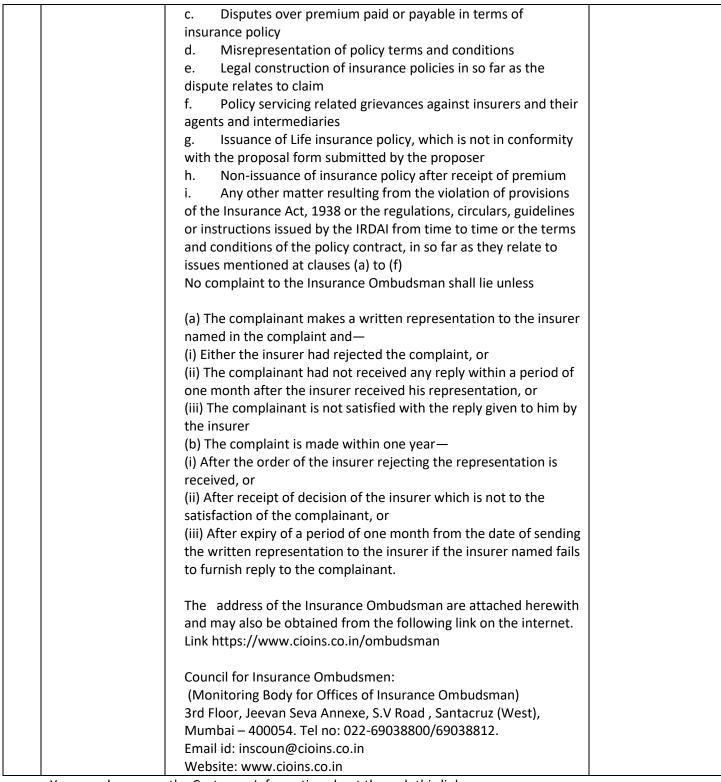
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		If there is more than one borrower under the same loan, then the cover can be offered on First Death Basis or Loan Share Percentage	
		Basis	
		Other benefits/options payable- Not Applicable	
		Lock-in period for Linked insurance policy- Not Applicable	Not Applicable
6	Options available	• Partial Withdrawal - Not Applicable	
	(in case of Linked	• Top –up Provision - Not Applicable	
	Insurance	• Switches - Not Applicable	Not Applicable
	Products)	• Settlement option - Not Applicable	
		• Any other option - Not Applicable	
7	Option	• Type of immediate annuity - Not Applicable	
	available(in case	<ul> <li>Proportion of annuity amount guaranteed for variable pay-out</li> </ul>	
	of Annuity	option Not Applicable	Not Applicable
	product)	• Any other option Not Applicable	
8	Riders opted, if any	Not Applicable	
9	Exclusions (events	At inception of the Policy - Suicide within 12 months from the date	
5	where insurance	of commencement of risk	Page 3 under Section
	coverage is not		Exclusion of COI
	payable), if any.		
10	Waiting /lien	Not Applicable	Not Applicable
	Period, if any		
11	Grace period	Not Applicable	Not Applicable
12	Free Look Period	If you disagree with the Terms & conditions of the contract may	Page 1 under Section
		request for cancellation of the COI stating the reasons for objection	Free Look
		within 30 days from the receipt of the COI with complete refund of	Cancellation of COI
		paid premium (less applicable deduction)	
13	Lapse, paid-up	Lapse- Not Applicable	
	and revival of the	Paid Up- Not Applicable	Not Applicable
	Policy	Revival - Not Applicable	
14	Policy Loan, if applicable	Not Applicable	Not Applicable
15	Claims/Claims	Turn Around Time (TAT) for claims settlement and brief procedure	
	Procedure	<ul> <li>Death Claim Settlement without Investigation from the</li> </ul>	
		date of intimation of claim -15 days	
		Death Claim Settlement with Investigation from the date	
		of intimation of claim -45 days	
		Helpline/Call Centre number and Contact details of the insurer	
		<ul> <li>For claim related gueries in respect of any Insured</li> </ul>	
		member please contact our branch or call us on 1860 500	Page 3 under Section
		7070 or 011 4818 7070 (Local charges apply) or write to us	Death Claim
		on Email: contactus@pramericalife.in	Processing of COI
		<ul> <li>Link for downloading claim form and list of documents</li> </ul>	
		required including bank account details.	
		Link for downloading claim form:	
		https://pramericalife.in/claims/claimforms	
		List of Documents:	
		Basic documentation if death is due to medical reasons or natural:	

		<ul> <li>The Company's Death Claim Form duly completed</li> <li>Certificate of Insurance</li> <li>Death Certificate</li> <li>Claimant's Identity proof, Address proof and banking details</li> <li>Discharge summary and all other past hospital records</li> <li>Completed Last Medical Attendant's Report</li> <li>Additional documents if death is due to Un-natural cause</li> <li>Copy of First Information Report and Final Police Investigation Report</li> <li>Copy of Post-Mortem Report</li> </ul>
16	Policy Servicing	Turn Around Time (TAT)         Free Look Cancellation & Refund from the date of receipt of request:7 days         Policy Servicing (from the date of receipt of request for the service specified):7 days         • Change of Address (KYC Norms to be complied)         • Registration /Change of Nomination, Assignment.         • Alteration in ORIGINAL POLICY CONDITIONS (where applicable)         • Policy Loan         • Unit / Index Linked Insurance Policy Switch, Top-up, and other related Services         • Decision on Policy Revival after receipt of all requirements         • Surrender or partial withdrawal of Policy         Helpline/Call Centre number and Contact details of the insurer         • If you wish to discuss any aspect of you Policy or if you have any query or complaint please contact us at 1860 500 7070 or 011 48187070 (local charges apply) or write to us at Group.services@pramericalife.in         • Link for downloading applicable forms and list of documents required including bank account details.         Link for applicable forms         https://www.pramericalife.in/Downloads/ServiceForms         List of Documents : As per the servicing form and the KYC proof.

## Pramerica I LIFE INSURANCE



**Pramerica** 



You can also access the Customer Information sheet through this link: <u>https://www.pramericalife.in/Downloads/Download</u>

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Declaration by the Policyholder/Member

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder/Member)



Date: